

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON

In re

Case No. \_\_\_\_\_  
Amended

Debtor

**NOTICE OF POSTCONFIRMATION  
AMENDMENT OF PLAN**

The proponent:

who is [*state role in case; if creditor, also state type of claim and any business name*]:

and whose address is:

certifies by and through the undersigned that:

1. An amended plan dated \_\_\_\_\_ was attached to this notice and filed with the clerk.
2. The confirmed plan (ECF No. \_\_\_\_\_) remains in full force and effect unless the amended plan becomes the plan.
3. The trustee's name and address are:
  
4. [*If proponent is the debtor, check one of the following two options*]:

Attached, and verified as true and correct, are updated versions of Schedules A/B including present amount of any secured debt on property, Schedules I and J, and a copy of the latest real property tax assessment statement.

The trustee has waived the requirement of updated Schedules A/B, I and J, and a copy of the latest real property tax assessment. Debtor will provide those documents promptly upon request by any interested party or the court.

5. Prior to filing this plan with the clerk, a separate summary of the amendments, the plan, all schedules and statements required by paragraph 4 above, and any other pertinent information were served on the trustee who: (a) approved the plan, either affirmatively or by failure to notify proponent of an objection within 14 days of the date the plan was served, or (b) requested amendments which were unacceptable to the proponent.
6. I certify that, on \_\_\_\_\_, this notice and the amended plan described above were served on the debtor(s), any debtor's attorney, the trustee, the U.S. trustee, and all creditors (or, per Local Bankruptcy Rule 2002-1(j), if the applicable time period described in FRBP 2002(h) has passed, only on each entity that is listed in FRBP 2002(h)). A list of the names, addresses, and methods for service on all parties served using paper is attached. The notice served on creditors did not include the attachment, but any creditor may obtain a copy of the attachment upon request.

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Date

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Signature

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Relation to Proponent, Phone #, and OSB# (if any)

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Last 4 Digits of Debtor's Tax ID#(s) [*If proponent is the debtor*]

**NOTICE IS GIVEN THAT** the amended plan described above will become the plan pursuant to 11 U.S.C. § 1329(b) (if a chapter 13 case) or 11 U.S.C. § 1229(b) (if a chapter 12 case) unless, within 21 days of the service date in paragraph 6 above, the trustee or other interested party:

- (1) files a written objection, setting forth the specific grounds for the objection, with the clerk at 1050 S.W. 6th Ave. #700, Portland OR 97204 or 405 E 8th Ave. #2600, Eugene OR 97401; and
- (2) serves the objection on the proponent and the trustee named in paragraph 3 above.

The terms of the previously entered confirmation order continue to apply except to the extent such terms are inconsistent with the amended plan.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON

In re

Case No. \_\_\_\_\_

Debtor

CHAPTER 13 PLAN DATED \_\_\_\_\_

**NOTICE: Your rights may be affected: all parties (including debtor and creditors) are bound to the terms of a confirmed plan. Creditors' claims may be modified or eliminated. The plan imposes obligations and duties on the debtor and other parties. You should read these papers carefully and discuss them with your attorney. If you do not have one, you may wish to consult one.**

If you oppose the plan treatment of your claim or any provision of this chapter 13 plan, you must file an objection. **Failure of a creditor to file a written objection to this plan will constitute acceptance of the plan, and the bankruptcy court may confirm the plan without further notice.** Objections must be filed within 14 days after the conclusion of the meeting of creditors, unless otherwise ordered by the court; for an amended plan, the deadline is in the attached notice of amendment. If there are any additional plan provisions or provisions that alter the language of paragraphs 1–14, they must be in paragraphs 15+ below.

1. **Plan Motions.** This plan includes the following items (and does not include items not selected):

Includes	
	<b>Motion to Value Collateral:</b> A limit on the amount of a secured claim, set out in paragraphs 4(b)(1) and (2), which may result in a partial payment or no payment at all to the secured creditor.
	<b>Motion for Relief:</b> Termination of the automatic stay with respect to surrendered property, set out in paragraph 4(b)(4), or property subject to a rejected contract or lease, set out in paragraph 5.
	<b>Motion to Avoid Liens:</b> Avoidance of a judicial lien or nonpossessory, non-purchase-money security interest, set out in paragraph 6.
	<b>Nonstandard Provisions:</b> Nonstandard provisions, set out starting in paragraph 15.

2. **Applicable Commitment Period.** The applicable commitment period of this plan is   36 or   60 months. Debtor must make plan payments for that period unless debtor first pays 100% of all allowed claims with appropriate interest. If that period is 36 months, the plan payments may continue for a longer period, not to exceed 60 months, as necessary to complete required payments to creditors. The approximate length of the plan is \_\_\_\_\_ months; cause to extend longer than 36 months is as follows: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.

3. **Payments to the Trustee.** Debtor must pay to the trustee:

- (a) a monthly payment of \$ \_\_\_\_\_;

- (b) all non-exempt proceeds from avoided transfers, including those from transfers avoided by the trustee;
- (c) with respect to the following tax years \_\_\_\_\_; (*mark only one*): upon receipt, net tax refunds attributable to those tax years. no portion of net tax refunds attributable to those tax years. Net tax refunds are those tax refunds not otherwise provided for in the plan, less (1) tax paid by debtor for a deficiency shown on any tax return for that same tax year or tax paid by setoff by a tax agency for a postpetition tax year; (2) any earned income tax credit; (3) if checked, child tax credits; and (4) if checked, \_\_\_\_\_.
- (d) a lump sum payment of \$\_\_\_\_\_ on or before \_\_\_\_\_ (date); and
- (e) \_\_\_\_\_.

4. **Trustee Disbursements and Treatment of Claims.** The trustee must commence prepetition disbursements required by paragraph 4(b)(3); upon confirmation of this plan, the trustee must commence disbursements in accordance with this plan. The trustee must not make any disbursement under this paragraph except on account of an allowed claim or allowed administrative expense. Should the trustee not have sufficient funds in trust to pay fully the disbursements listed below, disbursements of available funds must be made pro rata. The trustee must disburse all funds in the following amounts and order:

- (a) **Trustee's Fee and Expenses.** First, to the trustee's percentage fee and expenses.
- (b) **Treatment of Secured Claims.** Second, to secured creditors as provided in (1) and (2) below. The terms of debtor's prepetition agreement with each secured creditor will continue to apply, except as otherwise provided in this plan or in the confirmation order.

The value of collateral for secured claims is fixed at the values stated in (1) and (2) only if there is a check in the box "Includes" in paragraph 1 for "Motion to Value Collateral" and the plan is served on the secured creditor as required under FRBP 7004 or the allowed amount of the secured claim is fixed by consent of the secured creditor. Secured creditors' liens shall be treated in accordance with § 1325(a)(5)(B)(i) and must be released when retention ends under that section.

- (1) **Cure of Default and Claim Modification.** Debtor must cure the default and maintain the contractual installment payments (as provided in paragraph 7) on a secured claim listed below in the "Estimated Arrearage if Curing" column. The amount listed in that column is an estimate; the creditor's allowed claim will control. A claim listed in the "Collateral Value if Not Paying in Full" column is an allowed secured claim only to the extent of the value listed, and pursuant to § 506(a), debtor MOVES the court for an order fixing the value of the collateral in the listed amount.

The value of the creditor's interest in the collateral is limited to the amount listed below, and that amount will be paid under the plan with postconfirmation interest at the rate stated below. The holder of a claim listed in the "Estimated Secured Claim if Paying in Full" column will receive the total amount of the claim as set forth in the creditor's proof of claim.

For all creditors provided for under this subparagraph (1), if the creditor's claim will not be paid in full, the portion of the creditor's claim that exceeds the amount of the allowed secured claim will be treated as an unsecured claim under paragraph 4(f) (if the claim identifies the priority position of the claim) and 4(g) below.

Creditor	Collateral	Estimated Arrearage if Curing	Estimated Value if Not Paying in Full	Estimated Secured Claim if Paying in Full	Interest Rate	Monthly Plan Payment

*Use only one of these columns for each creditor*

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- (2) **Secured Claim Modification Not Expressly Authorized by the Code.** Treatment of secured claims under this subparagraph (2) may include modification of a claim secured by a purchase-money security interest in either (a) a motor vehicle acquired for personal use by the debtor within 910 days before the petition date or (b) any other personal property collateral acquired within 1 year before the petition date. A secured claim treated in this subparagraph is limited to the amount listed in the "Amount of Claim as Modified (Value of Collateral)" column. Debtor MOVES the court for an order fixing the value of the collateral in the amount listed below. Debtor proposes that the creditors listed accept, either expressly or impliedly, the following treatment, which might not be able to be approved absent consent of creditor. Failure of a creditor to file a written objection to confirmation of this plan before confirmation will constitute acceptance of the plan.

Creditor	Collateral	Amount of Claim as Modified (Value of Collateral)	Post-confirmation Interest Rate	Monthly Payment

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- (3) **Adequate Protection.** Payments must be disbursed by the trustee before confirmation, as adequate protection, from funds on hand with the trustee in the payment amounts specified in the plan for personal-property-secured creditors. Payments by the trustee before confirmation will be deducted from the amount of the allowed secured claim. Unless the concerned creditor is fully secured or over secured under § 506 or § 1325(a)(9), no interest will accrue or may be paid from the petition date to the confirmation date unless otherwise specifically provided for in the payment provisions set forth above.
- (4) **Surrender of Collateral.** Debtor must surrender any collateral not addressed by the terms of this plan no later than the confirmation date to the following (state creditor name followed by description of collateral to be surrendered, and if debtor does not have possession of the collateral, so state):

With respect to the claims secured by the collateral listed in this subparagraph (4), debtor moves that the stay of § 362(a) be terminated as to the collateral only and that the stay of § 1301 be terminated.

- (c) **Debtor's attorney compensation and expense reimbursement.** *[If this plan is filed as a postconfirmation amendment of plan, leave this part 4.(c) entirely blank; any postconfirmation compensation and expense reimbursement will be addressed by application under LBF 1307]* Third, to debtor's attorney fees of \$ \_\_\_\_\_ and expenses of \$ \_\_\_\_\_, of which \$\_\_\_\_\_ had been paid as of the date the attorney's Chapter 13 Debtor's Attorney's Compensation Disclosure and Application on LBF 1305 was filed, leaving \$ \_\_\_\_\_ unpaid.

The attorney [check one]    may    may not apply for supplemental compensation and expense reimbursement.

Debtor moves for modification of the automatic stay of § 362(a) to permit the attorney to offset the amount allowed to the attorney, to the extent it accrued before the petition date, against the amount that had been paid before the petition date.

The attorney will be paid as follows [check only one]:

All allowed attorney fees and expenses, including supplemental compensation, will be paid from all available funds after the trustee makes any disbursements under paragraph 4(a) and any fixed monthly payments in paragraph 4(b).

Other: \_\_\_\_\_.

- (d) **Domestic Support.** Fourth, to allowed unsecured domestic support obligations under § 507(a)(1), and these claims must be paid in full.
- (e) **Administrative Expenses.** Fifth, to allowed administrative expenses under § 507(a)(2), and these claims must be paid in full.
- (f) **Priority Claims.** Sixth, to allowed priority claims in the order stated in § 507(a)(3)-(10), and these claims must be paid in full.

- (g) **Unsecured Claims.** Seventh, to allowed nonpriority unsecured claims, the amounts required by § 1325(b)(1) [check only one].
- (1) Creditors will receive approximately \_\_\_\_\_ % of their claims. Payment of any dividend will depend on the amounts of allowed secured, priority (including costs of administration and the debtor's attorney fees), and nonpriority unsecured claims.
  - (2) Creditors will receive full payment of their claims.
- (h) **Best Interest of Creditors.** The "best interest of creditors" number is \$\_\_\_\_\_, and not less than that amount must be distributed to unsecured priority and nonpriority creditors. The amount of allowed priority claims will reduce the amount distributed to allowed unsecured nonpriority creditors.
- (i) **Unsecured Claim Interest.** All allowed unsecured claims will receive interest of \_\_\_\_\_ % from the time of confirmation.
- (j) **Untimely Claims Disallowed.** Subject to the provisions of § 502(b)(9), untimely claims, other than those secured claims for which the treatment is specified in paragraph 4(b) above, are disallowed without the need for objection.

5. **Executory Contracts and Leases.** The debtor ASSUMES the following executory contracts and leases:

Creditor	Amount of Default (State if None)	Cure Provisions

Executory contracts or leases not specifically listed above are rejected. Any allowed claim arising from rejection will be treated under paragraph 4(g). Debtor will pay all assumed executory contracts and leases directly, including amounts required to cure. Debtor must surrender any property covered by rejected executory contracts or leases to the affected creditor no later than confirmation. Debtor MOVES that the stay of § 362(a) be terminated as to all property covered by rejected executory contracts and leases and that the stay of § 1301 be terminated.

6. **Section 522 Lien Avoidance.** Debtor MOVES, pursuant to § 522(f)(1), to avoid the judicial liens or non-purchase-money security interests of the following creditors because they impair an exemption of the debtor:

The order of confirmation will avoid the liens listed above and claims of the lienholders will be treated in paragraph 4(g)

7. **Direct Payments.** Debtor must pay directly to each of the following creditors the regular payment that comes due after the petition date (state creditor name followed by collateral description):
  8. **Use of Credit.** Debtor may not obtain credit or incur debt obligations during the life of the plan and out of the ordinary course of operating debtor's business unless the trustee gives written consent, the obtaining of the credit or incurring of the debt is made necessary by emergency, or debtor gives notice to all creditors and the trustee and an opportunity for hearing as if the credit or debt were to be incurred by the trustee.
  9. **Debtor Reporting Requirements.** Unless waived by the trustee in writing, debtor must report immediately, upon receipt of notice of the change, to the trustee if actual or projected gross annual income exceeds by more than 10% the gross income projected by debtor in the most recently filed Schedule I. Unless listed in the schedules, debtor must report immediately to the trustee any right of debtor to a distribution or right to distribution of funds or other property, including bonuses and inheritances, worth more than \$2,500.
  10. **Postpetition Tax Reporting.** For tax years listed in paragraph 3(c), debtor must timely file all required tax returns and provide copies to the trustee each year immediately upon filing with the taxing authority.
  11. **Vesting of Estate Property; Limitations on Postconfirmation Property Use.** Scheduled property of the estate will vest in debtor upon confirmation, subject to the terms of this paragraph. Except for regular monthly income, any right of debtor to a distribution of funds or other property exceeding a value of \$2,500 must be held by debtor and not used without the trustee's permission or a court order. Debtor must not buy, sell, use, lease (other than a lease of real property in which the debtor will reside), encumber, or otherwise dispose of any interest in: (a) real property; or (b) personal property worth more than \$10,000 out of the ordinary course of business without notice (given per FRBP 2002 as if the interest were property of the estate) to all creditors and the trustee, with an opportunity for hearing, unless the property is acquired through the use of credit with the trustee's written consent.
  12. **Treatment of Trustee Funds on Hand Upon Dismissal or Conversion.** If this case is converted to chapter 7 and the chapter 13 trustee has more than \$2,500 at the time of conversion, the chapter 13 trustee must forward all funds to debtor, in care of debtor's attorney, if any, 10 days after the first scheduled § 341(a) meeting in the chapter 7 case unless the chapter 7 trustee files and serves a written objection pursuant to § 348(f)(2). If the funds in the chapter 13 trustee's possession at conversion are \$2,500 or less, or if this case is dismissed, the chapter 13 trustee must forward all funds to debtor in care of debtor's attorney, if any. This paragraph does not determine the rights of the parties to these funds.
  13. **Reservation of Rights and Powers.** Except as expressly set forth in this plan or the confirmation order, neither this plan nor the confirmation order affects any right or power of debtor or the trustee, including debtor's rights under § 1302 and rights of the trustee or any trustee's assignee under 11 U.S.C. chapter 5.

**14. Additional Nonstandard Provisions.** Any nonstandard provisions are set forth below or on attachments; each provision is numbered, beginning with 15. Debtor and, if applicable, debtor's counsel certify that the plan contains no nonstandard provision other than those set out consistent with this paragraph. Nonstandard provisions set out elsewhere in this plan are ineffective; nonstandard provisions will be effective only if there is a check in the box "Includes" in paragraph 1.

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Debtor	Date	Debtor	Date
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**CERTIFICATE OF SERVICE on Creditors/Parties Treated in Paragraphs 4(b)(1) (under the "Collateral Value if Not Paying in Full" column), 4(b)(2) (under the "Amount of Claim as Modified" column) and 6 (see FRBP 3012, 4003(d), and 9014).** I certify that copies of this plan and the notice of hearing to confirm this plan were served as follows:

- a) For creditors/parties who are not Insured Depository Institutions (served by court) (see FRBP 7004(b)), I either listed the creditors/parties in the mailing list filed with the court exactly as follows, OR, on \_\_\_\_\_, I served the above-documents by first-class mail to the creditors/parties at the names and addresses exactly as follows (list each creditor/party, the person or entity the creditor/party was served through, and the address):
  
- b) For Insured Depository Institutions (see FRBP 7004(h)), on \_\_\_\_\_, I served the above-documents by certified mail, or by other authorized means (specify), at the name and address exactly as follows (list each insured depository institution, the person or entity the institution was served through, and the address):

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Debtor or Debtor's Attorney

In re: Jesse and Kellie Merten  
Case No. 24-30902-dwh13

Addendum to Chapter 13 Plan Dated August 5, 2024

**ADDITIONAL NONSTANDARD PROVISIONS**

15. The Debtor shall refinance or sell his residence at **12095 S. Barbara Way Molalla, OR 97038**, not later than **July 31, 2027**, and shall pay to the Trustee from the proceeds at closing, funds sufficient to pay all creditors secured by the subject property remaining in the plan and other claims as necessary. Secured creditors are **Select Portfolio Servicing**. In the event the debtor desires to complete his plan before the expiration of the commitment period, he shall also pay to the Trustee for distribution through the Plan, sufficient non- exempt proceeds to pay 100% of all allowed claims as provided by the Trustee's payoff quote. The debtor shall obtain the Trustee's permission prior to any sale or refinance and to obtain that permission, provide copies to the Trustee of an estimated closing statement and preliminary title report. The debtor shall provide the Trustee with a copy of the final closing statement within 15 days following the close of the refinance or sale. Notwithstanding Paragraph 11 above, no further notice shall be provided to unsecured creditors prior to closing the sale or refinance of property described in this paragraph.

16. Debtors shall, within 14 days after confirmation, execute and deliver to Buick GMC Beaverton such forms as are necessary to cancel the GAP agreement and special service contract related to the 2019 Chevrolet Silverado secured by the loan to Global Federal Credit Union aka Alaska USA Federal Credit Union.

17. The Plan shall be prospective only and shall not alter or affect the Debtors' obligations under any previously confirmed Plan.

Re: Jesse C. & Kellie M. Merten  
Case No: 24-30902-dwh13

Addendum #2

CERTIFICATE OF SERVICE ON CREDITORS/PARTIES

a) **Creditors/parties who are not insured Depository Institutions.**

Ally Financial, Inc, C/o C T Corporation System, RA, 780 Commercial St SE, #100, Salem, OR 97301.

Northwest Community Credit Union, Attn: Bankruptcy, 707 Waverly Drive, SE Albany OR 97322

Select Portfolio Servicing, Inc, c/o Corporation Service Company, RA, 1127 Broadway Street NE, #310, Salem, OR 97301

\*See Attached Creditor Matrix

b) **Creditors/parties who are Insured Depository Institutions**

Northwest Community Credit Union, c/o President/CEO, 707 Waverly Drive, SE Albany OR 97322

Global Federal Credit Union, c/o CEO/Pres, 1500 W Fourth Avenue, Spokane, WA 99201

Label Matrix for local noticing

0979-3

Case 24-30902-dwh13

District of Oregon

Portland

Fri Aug 9 10:35:01 PDT 2024

Ally Bank

4515 N. Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

1050 SW 6th Ave. #700  
Portland, OR 97204-1160

Advante USA  
3600 S Gessner Road, #225  
Mansfield, TX 76063

Ally Financial  
Bankruptcy Department  
POB 380906  
Minneapolis, MN 55438-0906

Ally Financial Inc  
Attn: Bankruptcy  
500 Woodard Avenue  
Detroit, MI 48226-3416

Ally Serving LLC

POB 380902  
Minneapolis, MN 55438-0902

Asset Recovery Goup, Inc  
POB 14949  
Portland, OR 97293-0949

Aubrey Thrasher  
Attorney at Law  
12 Powder Springs Street, #240  
Marietta, GA 30064-7205

Bank of America  
Attn: Bankruptcy  
4909 Savarese Circle  
Tampa, FL 33634-2413

Bank of America  
POB 982238  
El Paso, TX 79998-2238

Bank of America, N.A.  
PO Box 673033  
Dallas, TX 75267-3033

(p)BROWN & JOSEPH LLC  
ONE PIERCE PLACE SUITE 700W  
ITASCA IL 60143-2606

Caine & Weiner Company  
12005 Ford Road, Ste. 300  
Dallas, TX 75234-7262

Capital One  
Attn: Bankruptcy  
POB 30285  
Salt Lake City, UT 84130-0285

Capital One  
POB 31293  
Salt Lake City, UT 84131-0293

Capital One Bank  
4515 N. Santa Fe Ave  
Oklahoma City, OK 73118-7901

Capital One Bank  
Bankruptcy Notice  
POB 60519  
City of Industry, CA 91716-0519

Capital One, N.A.  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Central Willamette CCU  
POB D  
Albany, OR 97321-0437

(p)CENTRAL WILLAMETTE CREDIT UNION  
PO BOX D  
ALBANY OR 97321-0437

(p)JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
700 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

Chehalem Mountain Nursery, Inc.  
c/o Mark O Cottle PC  
143275 SW Patricia Avenue  
Hillsboro, OR 97123

Columbia Anesthesia Group  
Patient Accounts- Bankruptcy  
POB 5157  
Vancouver, WA 98668-5157

Comenity Bank  
Bankruptcy Department  
POB 182125  
Columbus, OH 43218-2125

Comenity Bank/Ceasers Rewards  
Bankruptcy Notices  
POB 650960  
Dallas, TX 75265-0960

(p)US BANK  
PO BOX 5229  
CINCINNATI OH 45201-5229

(p)FBCS INC BKNOTICES  
ATTN COMPLIANCE DEPT  
330 S WARMINSTER RD  
SUITE 353  
HATBORO PA 19040-3433

Farmers Insurance Group  
Legal Department- Bankruptcy  
4680 Wilshire Boulevard  
Los Angeles, CA 90010-3807

Freedom Road Financial  
Attn: Bankruptcy  
10509 Professional Circle, 100  
Reno, NV 89521-4883

FreedomRoad Financial  
10509 Professional Circle Ste 100  
Reno, NV 89521-4883

(p) ALASKA USA FCU  
ATTN BANKRUPTCY  
4220 B STREET  
ANCHORAGE AK 99503-5911

(p) INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Internal Revenue Service  
Bankruptcy Notices  
POB 7346  
Philadelphia, PA 19101-7346

JPMorgan Chase Bank, N.A.  
s/b/m/t Chase Bank USA, N.A.  
c/o National Bankruptcy Services, LLC  
P.O. Box 9013  
Addison, Texas 75001-9013

(p) JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Kay Jewelers  
Bankruptcy Notice  
375 Ghent Road  
Fairlawn, OH 44333-4601

Les Schwab Tire Center  
20900 Cooley Road  
Bend, OR 97701-3406

Les Schwab Tire Center  
Attn: Bankruptcy  
POB 5350  
Bend, OR 97708-5350

Les Schwab Tire Centers of PORTLAND, Inc  
PO Box 5350  
Bend, OR 97708-5350

Liberty Mutual Insurance  
POB 85830  
San Diego, CA 92186-5830

Mahindra Finance  
Attn: Bankruptcy  
POB 2000  
Johnston, IA 50131-0020

Mahindra Finance  
8001 Birchwood Ct  
Johnston, IA 50131-2889

Mahindra Finance USA LLC  
POB 14440  
Des Moines, IA 50306-3440

Northstar Location Services, LLC  
Attn: Financial Services  
4285 Genesee Street  
Cheektowaga, NY 14225-1943

Northwest Community Credit Union  
545 E. 8th Ave  
Eugene, OR 97401-3139

Northwest Community Credit Union  
c/o President/CEO  
707 Waverly Drive, SE  
Albany, OR 97322-5080

Nothern Alliance Landscaping  
12095 S Barbara Way  
Molalla, OR 97038-7517

ODK Capital, LLC  
1400 Broadway  
New York, NY 10018-5300

On Deck Capital  
901 N. Stuart St, #700  
Arlington, VA 22203-4129

OnDeck  
Attn: Director of Operations  
4700 W. Daybreak Pkwy, Suite 200  
South Jordan, UT 84009-5133

Oregon Association of Minority  
Entrepreneurs  
731 N Hayden Meadows Drive  
Portland, OR 97217-7569

Oregon Department Of Revenue  
Bankruptcy Notice Dept.  
955 Center Street, NE  
Salem, OR 97301-2553

Oregon Dept of Revenue  
ODR Bkcy  
955 Center St NE  
Salem OR 97301-2553

Oregon Outpatient Surgery Center  
Patient Accounts  
7300 SW Childs Road, Suite A  
Tigard, OR 97224-7772

PGE  
7895 SW Mohawk Street  
Tualatin, OR 97062-9192

PGE  
PO Box 4438  
Portland, OR 97208-4438

(p) PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Portland General Electric  
7895 SW Mohawk St  
Tualatin OR 97062-9192

(p) PROVIDENCE HEALTH & SERVICES  
ATTN CINDY NORRIS  
PO BOX 4408  
PORTLAND OR 97208-4408

Providence Health & Services  
POB 31001-3406  
Pasadena, CA 91110-0001

Quantum3 Group LLC as agent for Comenity Ban  
PO Box 788  
Kirkland, WA 98083-0788

Red Bark INC  
19561 Morrie Drive  
Oregon City, OR 97045-7268

Select Portfolio Servicing Inc  
POB 65250  
Salt Lake City, UT 84165-0250

Select Portfolio Servicing, Inc  
c/o Corporation Service Company  
1127 Broadway Street NE, #310  
Salem, OR 97301-1123

Shanna M. Kaminski  
P.O. Box 247  
Grass Lake, MI 49240-0247

Sheffield Financial  
PO Box 580229  
Charlotte, NC 28258-0229

Sheffield Financial, a division of Truist Ba  
PO Box 1847  
Wilson, NC 27894-1847

Sterling Jewelers Inc. DBA Kays Jewelers  
c/o Gordon, Aylworth & Tami, P.C.  
POB 22338  
Eugene, OR 97402-0477

Synchrony Bank / Ashley Homestores  
Bankruptcy Notice  
POB 965001  
Orlando, FL 32896-5001

Synchrony Bank / Care Care  
Attn: Bankruptcy Department  
POB 965061  
Orlando, FL 32896-5061

The Oregon Clinic  
Patient Accounts- MS 163  
PO Box 5087  
Portland, OR 97208-5087

Tualatin Imaging  
1567 Sawmill Pkwy #100  
Powell, OH 43065

U.S. Bank NA dba Elan Financial Services  
Bankruptcy Department  
PO Box 108  
Saint Louis MO 63166-0108

U.S. Bank Trust National Association  
c/o Select Portfolio Servicing, Inc.  
P.O. Box 65250  
Salt Lake City, UT 84165-0250

(p)U S SMALL BUSINESS ADMINISTRATION  
312 N SPRING ST 5TH FLOOR  
LOS ANGELES CA 90012-4701

US Small Bus. Administration  
Attn: Isabella Guzman  
620 SW Main St. #313  
Portland, OR 97205-3026

US Small Business Administration  
Attn: Isabella Guzman  
620 SW Main St. #313  
Portland, OR 97205-3026

US Small Business Administration  
SBA Disaster Loan Service Center  
1545 Hawkins Blvd #202  
El Paso, TX 79925-2654

US Trustee, Portland  
1220 SW 3rd Ave., Rm. 315  
Portland, OR 97204-2829

Velocity Capital Group, LLC  
333 Pearsall Ave, Ste. 105  
Cedarhurst, NY 11516-1842

Velocity Investments, LLC  
3363 Pearsall Avenue  
Cedarhurst, NY 11516

Velocity Investments, LLC  
POB 788  
Belmar, NJ 07719-0788

Verizon  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Jesse Cole Merten  
12095 S. Barbara Way  
Molalla, OR 97038-7517

Kellie Marie Merten  
12095 S. Barbara Way  
Molalla, OR 97038-7517

MICHAEL D O'BRIEN  
Michael D O'Brien & Associates PC  
12909 SW 68th Parkway, Suite 160  
Portland, OR 97223-8399

Wayne Godare  
222 SW Columbia St #1700  
Portland, OR 97201-6652

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4) .

Brown & Joseph LLC  
1 Pierce Pl.  
Ste. 700W  
Itasca, IL 60143-2606

Central Willamette Credit Union  
PO Box 1899  
Albany, OR 97321

Chase Bank  
Bankruptcy Notices  
PO Box 15298  
Wilmington, DE 19850-5298

**VIA CERTIFIED MAIL**

Elan Financial Services  
Bankruptcy Notice  
POB 790408  
Saint Louis, MO 63179-0408

FBCS, Inc.  
Bankruptcy Notices  
330 S. Warminster Road, Suite 353  
Hatboro, PA 19040

Global FCU f/k/a Alaska USA FCU  
PO Box 196200  
Anchorage, AK 99519

**VIA CERTIFIED MAIL**

(d) Global Federal Credit Union  
POB 196613  
Anchorage, AK 99519

(d) Global Federal Credit Union  
c/o Pres / CEO  
1500 W Fourth Avenue  
Spokane, WA 99201

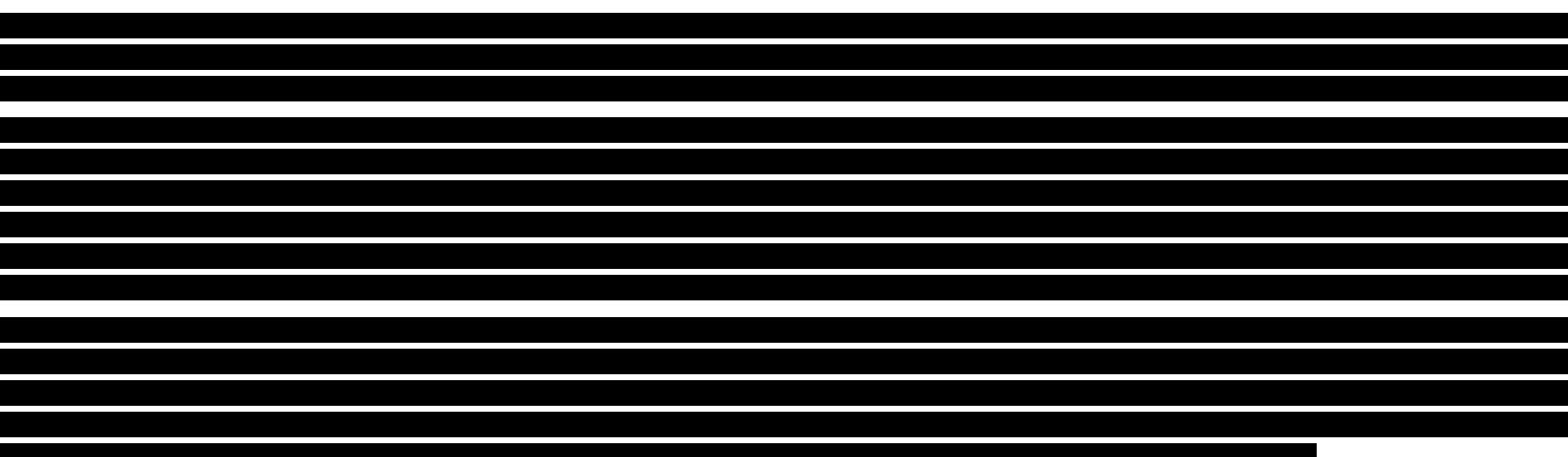
IRS  
MS 0-240  
1220 SW Third Ave, #G044  
Portland, OR 97204

Jefferson Capital Systems LLC  
Po Box 7999  
Saint Cloud MN 56302-9617

PORTFOLIO RECOVERY ASSOCIATES, LLC  
POB 41067  
Norfolk, VA 23541

Providence Health & Services  
Business Office -Patient Accounts  
POB 3299  
Portland, OR 97208-3299

U.S. Small Business Administration  
Office of General Counsel  
312 N. Spring Street Floor 5  
Los Angeles, CA 90012



Fill in this information to identify your case:

Debtor 1	<b>Jesse Cole Merten</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kellie Marie Merten</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF OREGON		
Case number (if known)	24-30902-dwh13		

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	\$ 1,200,000.00
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 1,200,000.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 160,236.00
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 1,360,236.00

#### Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	\$ 962,731.00
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 962,731.00
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	\$ 65,512.00
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ 65,512.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ 243,516.00
		<b>Your total liabilities</b> \$ 1,271,759.00

#### Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	\$ 14,205.00
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ 14,205.00
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	\$ 11,695.00
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ 11,695.00

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?  
 No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes
7. What kind of debt do you have?  
 Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 16,043.29

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>65,512.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$ <u>0.00</u>
9g. <b>Total.</b> Add lines 9a through 9f.	<u>65,512.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	<b>Jesse Cole Merten</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kellie Marie Merten</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF OREGON</u>			
Case number	<u>24-30902-dwh13</u>		

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

#### 12095 S. Barbara Way

Street address, if available, or other description

**Molalla**      **OR**      **97038-0000**

City                  State                  ZIP Code

#### Clackamas

County

##### What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

**\$1,200,000.00**

Current value of the portion you own?

**\$1,200,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

##### Tenants in Common

Check if this is community property  
(see instructions)

##### Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Subject to claim of Wilcox**

##### 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$1,200,000.00**

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- No  
 Yes

3.1	Make: <b>Chevrolet</b> Model: <b>Silverado 2500H</b> Year: <b>2019</b> Approximate mileage: <b>96,000</b> Other information: <div style="border: 1px solid black; padding: 5px;"><b>Value based off Kelley Blue Book private party value</b></div>	<b>Who has an interest in the property? Check one</b> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
			<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
			<b>\$42,000.00</b>	<b>\$42,000.00</b>
3.2	Make: <b>Chevrolet</b> Model: <b>Silverado</b> Year: <b>2011</b> Approximate mileage: <b>80,000</b> Other information: <div style="border: 1px solid black; padding: 5px;"><b>Value based on Kelly Blue Book private party value</b></div>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
			<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
			<b>\$20,100.00</b>	<b>\$20,100.00</b>
3.3	Make: <b>Chevrolet</b> Model: <b>Pickup</b> Year: <b>1985</b> Approximate mileage: <b>unknown</b> Other information: <div style="border: 1px solid black; height: 40px;"></div>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
			<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
			<b>\$8,000.00</b>	<b>\$8,000.00</b>
3.4	Make: <b>Mahindra</b> <b>1533HST Tractor</b> Model: <b>Loader/Tiller</b> Year: <b>2018</b> Approximate mileage: <b>N/A</b> Other information: <div style="border: 1px solid black; height: 40px;"></div>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
			<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
			<b>\$20,000.00</b>	<b>\$20,000.00</b>
3.5	Make: <b>Gas Gas</b> Model: <b>MC 85 19/16</b> Year: <b>2022</b> Approximate mileage: <b>N/A</b> Other information: <div style="border: 1px solid black; height: 40px;"></div>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
			<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
			<b>\$4,000.00</b>	<b>\$4,000.00</b>

3.6 Make: **Kia**  
 Model: **Forte**  
 Year: **2021**  
 Approximate mileage: **33700**  
 Other information:  
 \_\_\_\_\_

**Who has an interest in the property? Check one**

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this is community property**  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?**

**Current value of the portion you own?**

**\$18,800.00**

**\$18,800.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No  
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$112,900.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

- No  
 Yes. Describe.....

**Misc. furnishings, including kitchenware & linens**

**\$1,200.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- No  
 Yes. Describe.....

**Personal Home Electronics**

**\$1,600.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- No  
 Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- No  
 Yes. Describe.....

**Bow & arrow, Kayak, misc. camping**

**\$500.00**

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- No  
 Yes. Describe.....

<b>2 handguns, (\$800), 5 hunting rifles (\$5,000), 4 Shotguns (\$2,400)</b>	<b>\$8,200.00</b>
--	-------------------

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.....

<b>Misc. clothing, including shoes and coats</b>	<b>\$2,000.00</b>
--	-------------------

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

<b>Personal Jewelry</b>	<b>\$5,600.00</b>
-------------------------	-------------------

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

No

Yes. Describe.....

<b>1 Horse, 11 Goats, 20 chickens, 6 dogs and 2 turtles</b>	<b>\$0.00</b>
---	---------------

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$19,100.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?  
Do not deduct secured claims or exemptions.**

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes.....

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes.....

Institution name:

<b>17.1. Savings</b>	<b>Central Willamette Credit Union Acct # 0001</b>	<b>\$5.00</b>
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<b>17.2. Savings</b>	<b>Global Federal Credit Union Acct # 0710</b>	<b>\$5.00</b>
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		<b>Northwest Community Credit Union Acct #</b>	
17.3.	<b>Savings</b>	<b>2315</b>	<b>\$25.00</b>
17.4.	<b>Checking</b>	<b>Umpqua Bank Acct # xx3236</b>	<b>\$2,115.00</b>
17.5.	<b>Savings</b>	<b>Umqua Bank Acct # 2359</b>	<b>\$5.00</b>
17.6.	<b>Savings</b>	<b>Umqua Bank Acct # 6548 (custodial account for minor child)</b>	<b>\$0.00</b>
17.7.	<b>Savings</b>	<b>Global Federal Credit Union Acct # x1207</b>	<b>\$5.00</b>
17.8.	<b>Checking</b>	<b>Umpqua Bank Acct # 2717 (Custodial account for minor son)</b>	<b>\$490.00</b>
17.9.	<b>Savings</b>	<b>Precision Castparts Acct # 7307</b>	<b>\$32.00</b>
18.	<b>Bonds, mutual funds, or publicly traded stocks</b>		
	Examples: Bond funds, investment accounts with brokerage firms, money market accounts		
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes.....	Institution or issuer name:		
19.	<b>Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture</b>		
<input type="checkbox"/> No			
<input checked="" type="checkbox"/> Yes.	Give specific information about them.....		
	Name of entity:	% of ownership:	
	<b>Northern Alliance Landscaping Inc, an inactive Oregon Corporation</b>	<b>100%</b>	<b>\$0.00</b>

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them

Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately.

Type of account:

Institution name:

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company  
 Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes. ....

Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**  
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- No  
 Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- No  
 Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- No  
 Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- No  
 Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

- No  
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Potential Tax Refund	State and Federal	\$6,000.00
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**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- No  
 Yes. Give specific information.....

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No  
 Yes. Give specific information..

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- No  
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**Pacific Life Insurance (Term)**

**Husband and 3 minor children**

**\$0.00**

**Prudential Life Insurance (Term)**

**Wife and 3 minor children**

**\$0.00**

<b>Pacific Life Insurance (Whole)</b>	<b>Husband and 3 minor children</b>	<b>\$8,400.00</b>
---------------------------------------	-------------------------------------	-------------------

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- No  
 Yes. Give specific information..

<b>2021 Maverick Bad Boy Riding Mower</b>	<b>\$5,000.00</b>
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<b>Worldmark Time Share - Points</b>	<b>\$3,500.00</b>
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<b>Crypto Currency</b>	<b>\$2,160.00</b>
------------------------	-------------------

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$27,742.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- No  
 Yes. Give specific information.....

<b>Tires, rims and batteries</b>	<b>\$494.00</b>
----------------------------------	-----------------

Debtor 1 **Jesse Cole Merten**  
Debtor 2 **Kellie Marie Merten**

Case number (if known) **24-30902-dwh13**

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$494.00**

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....	<b>\$1,200,000.00</b>
56. Part 2: Total vehicles, line 5 .....	<b>\$112,900.00</b>
57. Part 3: Total personal and household items, line 15 .....	<b>\$19,100.00</b>
58. Part 4: Total financial assets, line 36 .....	<b>\$27,742.00</b>
59. Part 5: Total business-related property, line 45 .....	<b>\$0.00</b>
60. Part 6: Total farm- and fishing-related property, line 52 .....	<b>\$0.00</b>
61. Part 7: Total other property not listed, line 54 .....	<b>+ \$494.00</b>
62. Total personal property. Add lines 56 through 61... .....	<b>\$160,236.00</b>
	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62 .....	<b>\$1,360,236.00</b>

Fill in this information to identify your case:

Debtor 1	<b>Jesse Cole Merten</b>
Debtor 2 (Spouse, if filing)	<b>Kellie Marie Merten</b>
United States Bankruptcy Court for the:	<b>DISTRICT OF OREGON</b>
Case number (if known)	<b>24-30902-dwh13</b>

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Debtor 1**

**Debtor 2 or non-filing spouse**

Employed

Employed

Not employed

Not employed

**Occupation**

**Product Manager**

**Contract Adminstrator**

**Employer's name**

**GH McCulloch, Inc.**

**Kerr Management Company, Inc**

**Employer's address**

**18200 SW Pacific Hwy  
Tualatin, OR 97062**

**POB 1060  
Woodburn, OR 97071**

How long employed there?

**January 2024**

**April 2023**

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>7,800.00</b>	\$ <b>7,500.00</b>
3. Estimate and list monthly overtime pay.	3. +\$ <b>700.00</b>	+\$ <b>0.00</b>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <b>8,500.00</b>	\$ <b>7,500.00</b>

Copy line 4 here .....	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>	
4.	<b>\$ 8,500.00</b>	<b>\$ 7,500.00</b>	
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <b>1,190.00</b>	\$ <b>1,230.00</b>	
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <b>0.00</b>	\$ <b>0.00</b>	
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <b>0.00</b>	\$ <b>0.00</b>	
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <b>0.00</b>	\$ <b>0.00</b>	
5e. <b>Insurance</b>	5e. \$ <b>0.00</b>	\$ <b>0.00</b>	
5f. <b>Domestic support obligations</b>	5f. \$ <b>0.00</b>	\$ <b>0.00</b>	
5g. <b>Union dues</b>	5g. \$ <b>0.00</b>	\$ <b>0.00</b>	
5h. <b>Other deductions.</b> Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<b>6. \$ 1,190.00</b>	<b>\$ 1,230.00</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$ 7,310.00</b>	<b>\$ 6,270.00</b>	
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>	
8b. <b>Interest and dividends</b>	8b. \$ <b>0.00</b>	\$ <b>0.00</b>	
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>	
8d. <b>Unemployment compensation</b>	8d. \$ <b>0.00</b>	\$ <b>0.00</b>	
8e. <b>Social Security</b>	8e. \$ <b>0.00</b>	\$ <b>0.00</b>	
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>0.00</b>	
8g. <b>Pension or retirement income</b>	8g. \$ <b>0.00</b>	\$ <b>0.00</b>	
8h. <b>Other monthly income.</b> Specify: <u>Contributions from Parents</u> <u>Funds from Son for motorcycle payment</u>	8h.+ \$ <b>500.00</b>	+ \$ <b>0.00</b>	
	\$ <b>125.00</b>	\$ <b>0.00</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	<b>9. \$ 625.00</b>	<b>\$ 0.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10. \$ 7,935.00</b>	<b>+ \$ 6,270.00</b>	<b>= \$ 14,205.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <b>0.00</b>		
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>14,205.00</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			
<b>Combined monthly income</b>			

Fill in this information to identify your case:

Debtor 1	<b>Jesse Cole Merten</b>
Debtor 2	<b>Kellie Marie Merten</b> (Spouse, if filing)
United States Bankruptcy Court for the:	<b>DISTRICT OF OREGON</b>
Case number (If known)	<b>24-30902-dwh13</b>

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

Daughter

11

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

Son

16

Son

17

3. Do your expenses include  
expenses of people other than  
yourself and your dependents?  
 No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage  
payments and any rent for the ground or lot.

4. \$ **4,800.00**

If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<b>0.00</b>
4b. \$	<b>0.00</b>
4c. \$	<b>150.00</b>
4d. \$	<b>0.00</b>
5. \$	<b>0.00</b>

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: _____	6a. \$ <b>800.00</b> 6b. \$ <b>120.00</b> 6c. \$ <b>575.00</b> 6d. \$ <b>0.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$ <b>1,200.00</b>	
8. <b>Childcare and children's education costs</b>	8. \$ <b>500.00</b>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <b>150.00</b>	
10. <b>Personal care products and services</b>	10. \$ <b>115.00</b>	
11. <b>Medical and dental expenses</b>	11. \$ <b>150.00</b>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <b>800.00</b>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <b>100.00</b>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <b>0.00</b>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15d. Other insurance. Specify: _____	15a. \$ <b>280.00</b> 15b. \$ <b>0.00</b> 15c. \$ <b>650.00</b> 15d. \$ <b>0.00</b>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <b>0.00</b>	
17. <b>Installment or lease payments:</b>	17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: <b>Tractor</b> 17d. Other. Specify: <b>Mower</b> <b>Motorcycle</b>	17a. \$ <b>470.00</b> 17b. \$ <b>0.00</b> 17c. \$ <b>380.00</b> 17d. \$ <b>155.00</b> \$ <b>125.00</b>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <b>0.00</b>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <b>0.00</b>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues	20a. \$ <b>0.00</b> 20b. \$ <b>0.00</b> 20c. \$ <b>0.00</b> 20d. \$ <b>0.00</b> 20e. \$ <b>0.00</b>
21. <b>Other:</b> Specify: <b>Pet Expenses</b>	21. +\$ <b>100.00</b>	
<b>Time Share Maintenance fee</b>	+\$ <b>75.00</b>	
22. <b>Calculate your monthly expenses</b>	22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <b>11,695.00</b> \$ <b>11,695.00</b>
23. <b>Calculate your monthly net income.</b>	23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I. 23b. Copy your monthly expenses from line 22c above.	23a. \$ <b>14,205.00</b> 23b. -\$ <b>11,695.00</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <b>2,510.00</b>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain here: _____	

Fill in this information to identify your case:

Debtor 1	<b>Jesse Cole Merten</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kellie Marie Merten</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF OREGON		
Case number (if known)	<u>24-30902-dwh13</u>		

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Jesse Cole Merten

**Jesse Cole Merten**  
Signature of Debtor 1

Date August 8, 2024

/s/ Kellie Marie Merten

**Kellie Marie Merten**  
Signature of Debtor 2

Date August 8, 2024